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Dear Richard,

Thank you for your email of 28 July on behalf of Mrs Chris Tye about increases in women's State Pension age.

The gradual equalisation of State Pension age at 65 for both men and women was first set out in the Pensions Act 1995 (and the increase to 66 set out in the Pensions Act 2007) following our obligations under a directive from the European Union on gender discrimination. Rather than simply increase State Pension age overnight, rises were introduced incrementally by various governments – Conservative, Labour and the Coalition Government.

People living healthier, longer lives, however, also meant that the Coalition Government could not ignore the pressure that this placed on the State Pension system and, in 2011, brought about State Pension age equalisation and the rise to 66 sooner. Our European counterparts such as Germany, Denmark, and Greece have already equalised State Pension age for men and women – much earlier than us.

Following the 2011 Pensions Act, the Department for Work and Pensions (DWP) wrote to all those directly affected to inform them of the change to their State Pension age, using the address details recorded by HM Revenue and Customs (HMRC) at the time. Mailing to these individuals, who are due to reach State Pension age between 2016 and 2026, was completed between January 2012 and November 2013, subject to the accuracy of their address details.

Even after equalising women's State Pension age with men's, women will spend on average around two years more in receipt of their State Pension because of their longer life expectancy. Women reaching 65 in 2018 are expected to live until 88.9 years whilst the figure for men is 86.7 years.

Crucially, the equalisation of State Pension age brought the average proportion of time spent in retirement by men and women more in line with one another, with women spending slightly longer in retirement due to a higher life expectancy. Without equalisation, women would spend on average 41 per cent of their adult lives in retirement, compared to men at 31 per cent.

It should be noted that estimates provided to the Work and Pensions Select Committee in February showed that the costs of undoing current legislation for women are greater than £77 billion up to 2020/21, and that costs would continue to build after that point.

It is also important to point out that women who have had their State Pension age increased will have the same eligibility to working-age in work, out of work and disability benefits as a man with the same date of birth. Those who are not in work can make initial enquiries about what support may be available to them by calling the Department's claim line on 0800 055 6688, or by checking the information on claiming benefits on the Government website at www.gov.uk.

In addition, the Government has reformed the State Pension system to make clearer what people can expect from the State when they retire.

From April this year, we have introduced a simpler State Pension that will give people a clear picture of what the State will provide so that they can build their own savings. The new State Pension will let people know exactly how much they earn for each qualifying year and, furthermore, it will be above the level of the basic means test in Pension Credit, helping to support private saving and, will give 650,000 women reaching State Pension age, in the first ten years, an increase on average of £416 a year due to the new State Pension valuation.

Automatic enrolment will also complement the new State Pension by helping to ensure that as many people as possible can build a private pension on top of the amount they receive from the State. This will give around 10 million people the opportunity to save into a workplace pension and we expect this to lead to 9 million people newly saving or saving more.

The combination of the new State Pension, automatic enrolment, the protection of benefits and giving people power over their pension pots will ensure pensioners and future pensioners have security in retirement whilst making pensions sustainable for decades to come.

I hope this helps to explain the position.

Best Regards

Richard Harrington

**RICHARD HARRINGTON MP
MINISTER FOR PENSIONS**